

In re:
Christopher Dwight Kelly
Debtor

Case No. 13-12979-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Christopher Dwight Kelly, 458 W. Prospect Avenue, Downingtown, PA 19335-2833
13017525 CHASE MORTGAGE, P.O. BOX 469030, GLENDALE, CO 80246-9030
13271072 Federal National Mortgage Association, PO BOX 1047, Hartford, CT 06143-1047
13150700 +The Chester County Hospital, c/o Tabas & Rosen, P.C., 1601 Market Street, Suite 2300,
Philadelphia, PA 19103-2306
13121335 +Thomas L. Lightner, Esq., Lightner Law Offices, P.C., 4652 Hamilton Blvd.,
Allentown, PA 18103-6021
13991199 +US Bank Trust National Association as Trustee, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 15 2018 02:58:40 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 15 2018 02:58:25 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13134557 +EDI: CINGMIDLAND.COM Sep 15 2018 06:38:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
13123776 EDI: BECKLEE.COM Sep 15 2018 06:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13204750 +EDI: IRS.COM Sep 15 2018 06:38:00 Department of Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
13063885 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 15 2018 02:57:36
Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13082318 EDI: ECAST.COM Sep 15 2018 06:38:00 eCAST Settlement Corporation, POB 29262,
New York, NY 10087-9262

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

JENIECE D. DAVIS on behalf of Creditor SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR
FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") CREDITOR C/O SETERUS, INC.
Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Federal National Mortgage Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
THOMAS I. PULEO on behalf of Creditor Federal National Mortgage Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS L. LIGHTNER on behalf of Debtor Christopher Dwight Kelly tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 Christopher Dwight Kelly
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-12979-elf**

Social Security number or ITIN **xxx-xx-8180**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____
EIN ____-_____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Dwight Kelly
aka Christopher D. Kelly

9/13/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.